

**Fill in this information to identify the case:**

Debtor 1 BRUCE R BREWER

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 20-10087JCM

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: QUICKEN LOANS LLC FKA QUICKEN LOANS Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account 5 1 9 9

Property Address: 564 COPENHAVER RD  
FALLS CREEK PA 15840

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>2,365.94</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>2,365.94</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>2,365.94</u>

**Part 3: Postpetition Mortgage Payment**


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$766.22

The next postpetition payment is due on

4 / 1 / 2024  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 BRUCE R BREWER  
Name

Case number (if known) 20-10087JCM

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 05/02/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

Debtor 1 **BRUCE R BREWER**  
NameCase number (if known) **20-10087JCM****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
11/24/2020	1179744	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	1,400.55
12/21/2020	1182683	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	31.35
01/25/2021	1185680	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	841.34
02/22/2021	1188799	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	92.70
				<u>2,365.94</u>

**MORTGAGE REGULAR PAYMENT (Part 3)**

04/27/2020	1157829	QUICKEN LOANS INC	AMOUNTS DISBURSED TO CREDITOR	1,410.85
05/26/2020	1161162	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	692.63
06/26/2020	1164320	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	1,038.86
07/29/2020	1167411	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	693.03
08/25/2020	1170491	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	925.42
09/28/2020	1173594	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	347.22
10/26/2020	1176680	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	520.80
11/24/2020	1179744	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	2,647.80
12/21/2020	1182683	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	754.51
01/25/2021	1185680	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	754.51
02/22/2021	1188799	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	754.51
03/26/2021	1192111	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	754.51
04/26/2021	1195348	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	754.51
05/25/2021	1198462	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	754.51
06/25/2021	1201642	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	754.51
07/26/2021	1204844	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	754.51
08/26/2021	1207996	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	754.51
09/24/2021	1211101	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	754.51
10/25/2021	1214175	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	754.51
11/22/2021	1217208	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	755.38
12/23/2021	1220290	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	755.38
01/26/2022	1223350	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	755.38
02/23/2022	1226216	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	755.38
03/25/2022	1229194	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	755.38
04/26/2022	1232233	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	755.38
05/25/2022	1235275	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	755.38
06/27/2022	1238299	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	755.38
07/26/2022	1241237	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	755.38
08/24/2022	1244119	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	755.38
09/27/2022	1247003	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	755.38
10/25/2022	1249802	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	755.38
11/23/2022	1252594	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	790.24
12/22/2022	1255335	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	790.24
01/26/2023	1258066	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	790.24
02/23/2023	1260660	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	790.24
03/28/2023	1263444	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	790.24
04/25/2023	1266258	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	790.24
05/25/2023	1269127	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	790.24
06/26/2023	1272015	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	790.24
07/25/2023	1274757	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	790.24
08/25/2023	1277549	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	790.24
09/26/2023	1280273	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	790.24
10/25/2023	1282981	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	790.24
11/27/2023	1285656	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	766.22
12/21/2023	1288230	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	766.22
01/26/2024	1290932	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	766.22
02/26/2024	1293574	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	766.22
				<u>38,188.54</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

BRUCE R BREWER  
564 COPENHAVER ROAD  
FALLS CREEK, PA 15840

KENNETH P SEITZ ESQ  
LAW OFFICES OF KENNY P SEITZ  
PO BOX 211  
LIGONIER, PA 15658

QUICKEN LOANS LLC FKA QUICKEN LOANS INC  
635 WOODWARD AVE  
DETROIT, MI 48226

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

5/2/24

/s/ Roberta Saunier

---

Administrative Assistant  
Office of the Chapter 13 Trustee